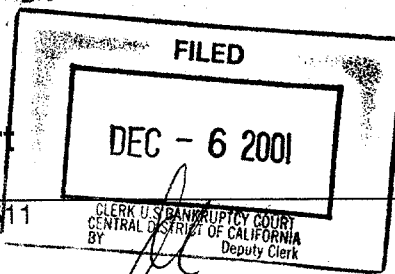


Form B18 (Official Form 18)  
(1/98)

**United States Bankruptcy Court  
Central District of California**

1415 State Street, Santa Barbara, CA 93101-2511

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**



**DEBTOR(S) INFORMATION:**

PIERCE, JUDITH MICHELE

**SSN:** 567-58-5895

**EIN:** N/A

11912 SILVERCREST STREET

MOORPARK, CA 93021-3186

**BANKRUPTCY NO.** ND 01-12783-RR

**CHAPTER 7**

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT,

**Jon D. Ceretto**  
Clerk of the Court

Date: December 6, 2001

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

Form B18 Continued  
(1/98)

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed whether the debt was included in the schedules or omitted from them. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are.

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Any party may request reopening of a bankruptcy case to determine whether a particular debt was included within the scope of the discharge. In re Beezley, 994 F. 2d 1433 (9<sup>th</sup> Cir. 1993). Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

**BAE SYSTEMS**

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11400 Commerce Park Drive  
Suite 600  
Reston, Virginia 22091-1506

**CERTIFICATE OF SERVICE**

District/off: 0973-9  
Case: 01-12783-RR

User: CDA  
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Page 1 of 1  
Total Served: 41

Date Rcvd: Dec 06, 2001

The following entities were served by first class mail on Dec 08, 2001.

D PIERCE, JUDITH MICHELE, 11912 SILVERCREST STREET, MOORPARK, CA 93021-3186  
DA MARCUS TIGGS, 241 S. FIGUEROA ST., STE 230, LOS ANGELES, CA 90012  
T DAVID FARMER, P.O. Box 1443, San Luis Obispo, CA 93406  
1 COUNTY ASSESSOR, COUNTY GOVERNMENT CENTER, ROOM 100, SAN LUIS OBISPO, CA 93408  
2 INTERNAL REVENUE SERVICE (HQ 5420), P.O. BOX 99, SAN JOSE, CA 95103-0099  
3 COUNTY TAX COLLECTOR, P.O. BOX 357, SANTA BARBARA, CA 93102  
4 TAX COLLECTOR'S OFFICE, COUNTY OF VENTURA, 800 SOUTH VICTORIA AVE, VENTURA, CA 93009-0001  
5 UNITED STATES TRUSTEE, 221 N. FIGUEROA ST, SUITE 800, LOS ANGELES, CA 90012-2650  
6 FRANCHISE TAX BOARD, ATTN: BANKRUPTCY, P. O. BOX 2952, SACRAMENTO, CA 95812-2952  
7 EMPLOYMENT DEVELOPMENT DEPARTMENT, BANKRUPTCY GROUP MIC 92E, P.O. BOX 826880,  
SACRAMENTO, CA 94280-0001  
8 +PIERCE, JUDITH M., 11912 SILVERCREST STREET, MOORPARK, CA 93021-3186  
9 MARCUS G. TIGGS, 241 S. FIGUEROA STREET, STE 230, LOS ANGELES, CA 90012  
10 UNITED STATES TRUSTEE, 221 N. FIGUEROA STREET, SUITE 800, LOS ANGELES, CA 90012  
11 +WASHINGTON MUTUAL HOME LOANS, PO BOX 7402, PASADENA, CA 91109-7402  
12 +HOMEQ SERVICING CORP, PO BOX 96012, CHARLOTTE, NC 28296-0001  
13 +AT & T UNIVERSAL CARD, ATTN RECOVERY DEPT, PO BOX 44195, JACKSONVILLE, FL 32231-4195  
14 +AT & T UNIVERSAL CARD, PO BOX 8029, SOUTH HACKENSAC, NJ 07606-8029  
15 +AMERICAN EXPRESS, PO BOX 0001, LOS ANGELES, CA 90096-0001  
16 AMERICAN EXPRESS, 16 GENERAL WARREN BLVD, MALVERN, PA 19355  
17 +AMERICAN EXPRESS BLUE CARD, PO BOX 0001, LOS ANGELES, CA 90096-0001  
18 +AMERICAN EXPRESS CORP OPTIMA, PO BOX 0001, LOS ANGELES, CA 90096-0001  
19 +BANK OF AMERICA, PO BOX 53132, PHOENIX, AZ 85072-3132  
20 BANK OF AMERICA, ATTN BANKRUPTCY DEPART, PO BOX 26388, RICHMOND, VA 23260  
21 +BARBIE COLLECTIBLES BY MAIL, PAYMENT PROCESSING, PO BOX 628218, MIDDLETON, WI 53562-8218  
22 +CAPITAL ONE SERVICE, PO BOX 26074, RICHMOND, VA 23260-6074  
23 +CHASE USA CARD HOLDER, PO BOX 52050, PHOENIX, AZ 85072-2050  
24 +CITIBANK, PO BOX 6000, THE LAKES, NV 89163-0001  
25 +CITIBANK, ATTN BANKRUPTCY DEPT, PO BOX 20507, KANSAS CITY, MO 64195-0507  
26 +DISCOVER CREDIT CARD SERVICE, PO BOX 30395, SALT LAKE CITY, UT 84130-0395  
27 +DISCOVER FINANCIAL SERVICES IN, PO BOX 8003, HILLARD, OH 43026-8003  
28 +FIRST USA BANK NA, ATTN BANKRUPTCY SUPPORT, PO BOX 149265, AUSTIN, TX 78714-9265  
29 +FIRST USA BANK, NA, PO BOX 50882, HENDERSON, NV 89016-0882  
30 +GEORGE HUBERT MD, C/O GRANT & WEBER, PO BOX 8669, CALABASAS, CA 91372-8669  
31 +LOS ROBLES RADIOLOGY, C/O GRANT & WEBER, PO BOX 8669, CALABASAS, CA 91372-8669  
32 +VERIZON, PO BOX 5321, INGLEWOOD, CA 90313-0001  
33 WACHOVIA BANK, PO BOX 15256, WILMINGTON, DE 19886  
34 WASHINGTON MUTUAL BANK, WESTLAKE VILLAGE FINANCIAL CTR, 248 HAMPSHIRE RD,  
WESTLAKE VILLAG, CA 91361  
35 HOMEQ SERVICING CORPORATION, C/O. LANCE J. VANDER LINDEN, P.O. BOX 829009,  
DALLAS, TX 75382-9009  
36 AMERICAN EXPRESS TRAVEL RELATED SVC, C/O BECKET & LEE LLP, POB 3001, MALVERN, PA 19355-0701  
37 AMERICAN EXPRESS CENTURION BANK-OPT, OPTIMA CARD C/O BECKET & LEE LLP, PO BOX 3001,  
MALVERN, PA 19355-0701  
38 AMERICAN EXPRESS CENTURION BANK, P. O. BOX 3001 DEPT., MALVERN, PA 19355-0701

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

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I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Dec 08, 2001

Signature:

